

lending decisions were driven by confidence in the local businesses. Financial institutions sank or swam as a result of the choices they made. This encouraged responsible choices and ensured that banks made smart investments. It kept them accountable to the communities they served and to the businesses in those communities.

I said a moment ago I served as a banker for many years. I helped secure loans for small and large businesses. I fought to keep investing in the local economy because I knew we had a responsibility to those who worked with us. We helped enrich the people with whom we did business. The bank's responsibility is to keep capital and cash flowing.

The bank's responsibility is to keep capital and cash flowing. So we were accountable to our customers. That is what banking used to be. But not anymore. Gradually over the past few decades, tough standards were relaxed, regulations were rolled back, and rules were bent or ignored by some of the country's largest and most trusted financial institutions. Greed replaced accountability as the driving force behind many transactions. Banks made bad loans and then repackaged them with other loans and sold off the risk. They created new types of securities and invented ways to place high-stake bets on investments. These activities have no value of their own. They have nothing to do with our free market economy. They are designed to make easy money for big banks, which pass the risk on to someone else. But they contribute absolutely nothing to the economy. There is no product, no investment in private enterprise that will benefit local communities.

So Wall Street has basically turned into a casino, and it has done so at our expense. These fat-cat bankers were gambling not just with our money but with our economic future. They placed our entire economy at risk, and about 2 years ago their recklessness caught up with them. The bottom fell out. The whole massive scheme began to unravel. The American economy fell apart like a house of cards because that is exactly what Wall Street had become—a giant pile of empty investments that had been passed around between big banks, packaged and repackaged to the point where these investments were supported by little more than the paper on which they were written. These large investment banks tried to make something from nothing, and in their wild pursuit of bigger and bigger profits, they gambled the stability of our entire economy. So it is no wonder these systems came crashing down.

Wall Street dropped the ball, and now they are trying to pass the buck. I refuse to let them do that. I refuse to stand by as these big firms try to take the government bailout money and escape the consequences of their action. What they did was irresponsible and unethical.

My colleagues and I were forced to make difficult decisions to prevent a complete economic collapse. We did what was necessary to stop the bleeding and get America back on the road to recovery.

Now it is time to make sure this can never happen again. It is time we pass financial reform that will make Wall Street accountable again so they cannot make decisions that undermine our economic security. That is why I strongly support the bill introduced by my good friend, the distinguished Senator from Connecticut, Chairman DODD.

I thank my Republican friends for allowing us to bring it up for debate. I said on this floor yesterday that the ball game had another inning, and it did. I am grateful to our Republican friends who said: Yes, let's put this on the floor and let's debate it.

Let's not debate to debate and then not get on with the business of average American citizens. As we discuss this legislation in this Chamber in front of the American people, I hope to work with my colleagues in both parties to hammer out a comprehensive, bipartisan bill, a bill that ends the days of the Wall Street casino and safeguards every American from the kind of reckless behavior that led to this crisis in the first place. This is the difficult work we swore to do when we came to this Senate. As we take up the issue of Wall Street reform, I intend to work with my colleagues, both Democrats and Republicans, to see that it gets done.

As I said to the Senator from Rhode Island, I am very interested in his piece of legislation that deals with the credit card interest.

I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. BURRIS.) Without objection, it is so ordered.

UNANIMOUS CONSENT REQUEST— AMENDMENT NO. 3739

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that amendment No. 3739 be printed.

The PRESIDING OFFICER. Without objection, it is so ordered.

TRIBUTE TO MORRIS BLACK

Mr. MCCONNELL. Mr. President, I rise today to pay tribute to a man from Keavy, KY, who bravely served his country in World War II.

Morris Black was drafted at age 19, and he proudly put on his uniform and left his friends and family behind. Among those left behind was his sweetheart and future wife, Ms. Pauline

Cassidy. During the Battle of the Bulge, while serving in one of the most exposed roles within his company—a field medic—Black was injured in both his head and leg. In a subsequent battle, he rushed from one wounded soldier to the next, providing as much care as possible, while coming under heavy enemy fire. For his heroic service as a field medic, Mr. Black received several medals, awards, and decorations, including the Purple Heart and the Silver Star.

Unfortunately, field medic Black's well-deserved accolades would not be presented to him for another 60 years due to bureaucratic oversight. Mr. Black finally received these medals on March 7, 2010. Though he is appreciative, he is quick to point out that his service was not done for the purpose of winning medals; it was to help the soldiers that needed his assistance in those critical moments.

The Corbin Times-Tribune recently ran a story about Morris Black's service. As Mr. Black recalls his experience in the interview, he says, "There were times when I didn't know whether I'd make it home or not, but I did. There is no greater honor than to fight for your country."

Today, I know my colleagues will join me in paying tribute to his service and I ask unanimous consent that the full article from the Times-Tribune be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[From the Corbin Times-Tribune, Mar. 20, 2010]

A QUIET HERO

(By Erica Bowlm)

CORBIN, KY.—Morris Black received a very special delivery in the mail on March 7, 2010. He finally received his Silver Star—60 years after serving in World War II.

During the war, Morris, of Keavy, won several badges, medals, and honors. For so many years he wondered why he never received his Silver Star, and he was unsure if he ever would.

Black was drafted into the Army when he was just a young man of nineteen. He was concerned about what would await him, and he was unsure about leaving behind his sweetheart, Miss Pauline Cassidy. But, the young man knew he had a responsibility to fight for his country, to fight for those who couldn't fight. So, Morris Black proudly put on his uniform and joined the Army. The year was 1943.

Black was first sent to Army basic training at Campground, Illinois. After boot camp he received orders to England and worked there as an orderly in a hospital. Then the call came to go to combat, and off he went to Germany.

As a Field Medic, Technician Grade 5, Black saw many strenuous battles. During the Battle of the Bulge, he received injuries to his leg and head. In a separate battle, Black's unit was taking heavy enemy fire. Black ran from one fallen soldier to the next, doing his best to care for each and every one.

"They had us all penned down," said Morris, "and I just did the best I could to get them in as good a shape as I could get them."

Black won the Silver Star for his efforts that day in Germany. He was also awarded

the Purple Heart after the battle in which he was injured. He just never got to hold the actual awards in his hand. That is, until earlier this month.

But Black did not do what he did for the medals. He did what he did because he is a patriot, and he knew he was the only hope his fallen brothers may have had at those critical moments.

Black is quiet in demeanor, never boasting. But, his honor and integrity shows—in the way he holds his head high and the way he smiles. It is clear that he is a hero.

"I was just doing my job," he said.

After two years and nine months in Germany, Black was the only one in his unit who hadn't returned home for leave. Finally, he was granted a leave of absence and got the chance to come home to his beloved country and back to his sweetheart, Pauline. The two had been exchanging letters during the war. Pauline was anxiously awaiting the arrival of her soldier.

Black received word that the war had ended, just as his ship arrived in New York.

"They were unloading at the station when they started to say 'the war is over,' and I was very happy that day," he said.

Soon Black was back at home in Keavy, where he'd been raised. He was back with his family, back to his life. He returned to Pauline, and the two were married just a few days later.

"I had really missed him," said Pauline, "and I had really worried about him. It was good to have him home."

The two began building their house shortly after they were married. They still live in the home today. Black worked as a carpenter, and Pauline worked for the United States Postal Service. The couple had two children, Harold Gene and Sheila Kay. The Blacks will celebrate their 65th anniversary on May 19, 2010.

Morris Black continued to serve his community and country after returning home. He was one of the founding members of The Disabled American Veterans Chapter 158 in Keavy. The center now serves as a community gathering place.

"They hold family reunions and play ball at the field," said Black.

Black also worked as a volunteer firefighter. Pauline remembers her husband rushing off at all hours to fight fires.

"He would be working on something and when a call came in, he was out the door," she said.

"There was about three or four of us who got together and decided we needed a fire department. So we started one," said Black.

The Keavy Volunteer Fire Department is thriving and continues to serve the community. Black is proud of all he has done, and very grateful that he has been able to serve. He is most grateful, he said, for his family.

"It feels good to have my wife and children, and grandchildren and great-grandchildren. That's what really makes me proud."

Morris and Pauline live each day as it comes, and they thank God for every day they have together.

"There are times when I didn't know whether I'd make it home or not, but I did. There is no greater honor than to fight for your country. And there's nothing like the feeling of having people who love you," said Black.

After a lifetime of service, Black has every right to brag, but that is not his style. As he holds his Silver Star in his hands, he looks at it with pride, and he does appreciate it. But the real satisfaction for a soldier is much bigger than an award. Black remembers each one of the soldiers he stopped to help that day in Germany, and thinks of the ones who didn't make it home. His gratitude

is to those who fought before and with him, and for those who continue to fight.

REMEMBERING DOROTHY HEIGHT

Mr. MENENDEZ. Mr. President, I would like to take a moment to recognize the life of women and civil rights pioneer Dorothy Height, a woman who helped pave the way for an African American to be elected President of the United States, a Latino son of immigrants to represent New Jersey in the U.S. Senate, and brilliant Jewish and Latina women to preside in the U.S. Supreme Court.

Dorothy Height first immersed herself in the civil rights movement in 1933 when she became a leader of the United Christian Youth Movement of North America. It was her dedication to ending the horror of lynching, reforming the criminal justice system, and securing free access to public accommodations that made her an American hero and the obvious choice to serve as a representative of the YWCA to the World Conference of Christian Youth.

While serving as the assistant executive director of the Harlem YWCA, Ms. Height met Mary McLeod Bethune, founder and president of the National Council of Negro Women. Recognizing the promise and potential in Ms. Height, Bethune invited her to join the NCNW in her mission to secure equal rights for women.

Throughout her countless years of leadership with the YWCA, the National Council of Negro Women, and Delta Sigma Theta Sorority Incorporated, Ms. Height inspired a generation of future leaders. During those days of racism, intolerance, and hatred, it was extremely difficult for a woman, an African-American woman, to advocate for civil rights. Imagine how frightening it must have been to stand up to oppression, intolerance, and injustice that often ended in violence against those who simply came in peace seeking to be treated equally and fairly. A fearless leader, Ms. Height took the chance she knew she had to take because as she plainly stated, "we all have to do whatever we can."

It was that simple philosophy that motivated her to accomplish many achievements through her leadership with the YWCA, NCNW, and Delta Sigma Theta Sorority. Her contributions are endless, and as a testament to her accomplishments, Ms. Height was awarded the Presidential Medal of Freedom in 1994 and the Congressional Gold Medal in 2004.

Dorothy Height's commitment to ensuring equality for all is her legacy and our hope.

Heralded as a civil rights leader, Ms. Height was the only woman at the highest level of the civil rights movement to march alongside revered leaders such as Dr. Martin Luther King, Jr., Whitney H. Young, A. Phillip Randolph, and John Lewis, just to name a few. During the height of the civil

rights era, she organized the "Wednesdays in Mississippi" event, which brought together African-American and Caucasian women from different walks of life to create a discourse of understanding. Respected as a national leader, Ms. Height played a pivotal role in several Presidential committees, including the President's Committee on the Employment of the Handicapped and the President's Committee on the Status of Women.

Her life's work helped to bring our Nation out from the shadow of segregation to a place where we are moving closer to true racial, ethnic, and gender equality. While we have made great strides toward obtaining equality, there is still much work left to be done. At the age of 98, Dorothy Height continued to play a role in addressing the social inequities some Americans face, as evidenced by her position of chairperson of the Leadership Conference on Civil Rights. She once stated, "I want to be remembered as someone who used herself and anything she could touch to work for justice and freedom . . . I want to be remembered as one who tried." Ms. Height will not only be remembered as one who tried but also as one who achieved, one who inspired, and one who has left a footprint in this world. We can honor her legacy by doing our part and trying to make this society better than the one she lived in by finally achieving equality for all.

ENUMERATED POWERS ACT

Mr. ENZI. Mr. President, I rise today to discuss the need to closely examine our United States Constitution and Congress's limits held within this important document. Our Founding Fathers granted Congress limited powers within the Constitution, and we should not stray outside those powers. They knew what would happen if a government grew too large and too controlling. So far during the 111th Congress, the government has taken over banks, insurance companies, the student loan industry and the automobile industry. The American people know this is wrong and they have spoken out. During the Wyoming State legislative session, which concluded on March 5, two resolutions were passed because the Federal Government continues to overstep its bounds. These two resolutions, House Enrolled Joint Resolution 2 and House Enrolled Joint Resolution 3, demand that Congress desist from making mandates beyond the enumerated powers of the United States Constitution.

In the U.S. Senate, I am working to pass S. 1319, The Enumerated Powers Act, to achieve what the Wyoming State Legislature passed and signed into law on the State level earlier this year. The Enumerated Powers Act would require that every bill introduced in Congress include a constitutionality clause pointing to the exact section in the Constitution that grants